

Information to identify the case:

Debtor 1	<u>Necia Strength Dewgard</u>	Social Security number or ITIN	xxx-xx-4204
	First Name Middle Name Last Name	EIN	77-0711290
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	18-19185-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Necia Strength Dewgard
dba Premiere R.E.P.A. Services, LLC

3/15/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Necia Strength Dewgard
 Debtor

Case No. 18-19185-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 49

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db +Necia Strength Dewgard, PO Box 128, Sicklerville, NJ 08081-0128
 517672436 +AT&T(Cingular), 509 Cross Keys Rd, Sicklerville, NJ 08081-4368
 517672434 +Aqua Water, 762 W. Lancaster Avenue, Bryn Mawr, PA 19010-3402
 517672433 +Atlantic City Electric, 295 North Grove Street, Berlin, NJ 08009-9544
 517672504 +BB&T Liability Risk Management, PoBox 996, Winston, NC 27894-0996
 517672444 +Brookdale Senior, 207 Laurel Road, Voorhees, NJ 08043-2317
 517559372 +Brookdale Senior Living, 207 Laurel Road, Voorhees, NJ 08043-2317
 517672498 #+Capital Alliance Group, 1950 E. 17th 3rd Flr, Santa Ana, CA 92705-6852
 517672510 +Capital One Bank, Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
 517672513 +Chase Auto Finance, PoBox 901077, Fort Worth, TX 76101-2077
 517672499 Citibank NA, 676 Grade Ln Bldg 9, Unit 910, Louisville, KY 40213
 517672505 +Citizens Bank, PO Box 42001, Providence, RI 02940-2001
 517672514 +Divisat, Del Orbe, 118 Summerbrooke Court, Sicklerville, NJ 08081-9685
 517559373 +Ena Thomas, 41 Bryces Ct., PO Box 129, Sicklerville, NJ 08081-0129
 517672506 +Fulton Bank Ste 250, 533 Fellowship Rd, Mt. Laurel, NJ 08054-3412
 517672443 Gloucester Twp MUA, 401 W. Landing Rd, Blackwood, NJ 08021
 517556938 +HSBC/Nationstar, 41 Bryces Ct., Sicklerville, NJ 08081-1675
 517672440 +Horizon, 17 Roland Avenue, Mt. Laurel, NJ 08054-1011
 517672445 +National Service Bureau, 18820 Aurora Avenue N 205, Seattle, WA 98133-3900
 517514344 +Nationstar/Mr. Cooper/HSBC, 8950 Cypress Waters Blvd, Coppell Dallas, TX 75019-4620
 517672435 +Orkin (Rollins), PO Box 13230, Atlanta, GA 30324-0230
 517672441 +PSE&G, 300 New Albany Rd, Moorestown, NJ 08057-1189
 517672507 +Republic Bank, 101 Laurel Road, Voorhees, NJ 08043-2368
 517672432 South Jersey Gas, PO box 6091, Bellmawr, NJ 08099-6091
 517672502 +Synchrony Bank, PO Box 106972, Atlanta, GA 30348-6972

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Mar 16 2019 03:23:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 15 2019 23:34:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 15 2019 23:34:01 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517688652 E-mail/Text: bankruptcy@pepcoholdings.com Mar 15 2019 23:33:49
 Atlantic City Electric Company, Pepco Holdings, Inc.,
 Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
 Carneys Point, NJ 08069-3600
 517672448 EDI: CAPITALONE.COM Mar 16 2019 03:23:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 517672437 EDI: COMCASTCBLCENT Mar 16 2019 03:23:00 Comcast/Xfinity, PO Box 3001,
 Southeastern, PA 19398-3001
 517672515 +EDI: COMCASTCBLCENT Mar 16 2019 03:23:00 Comcast/Xfinity, PoBox 3001 Soleth,
 Hampton, PA 19398-3001
 517672446 +EDI: WFNNB.COM Mar 16 2019 03:23:00 Comenity Bank, PO Box 182273,
 Columbus, OH 43218-2273
 517672500 EDI: RCSFNBMARIN.COM Mar 16 2019 03:23:00 Credit One Bank, PO Box 60500,
 City Industry, CA 91716-0500
 517672501 EDI: RCSFNBMARIN.COM Mar 16 2019 03:23:00 Credit One bank, PO Box 60500,
 City of Industry, CA 91716-0500
 517672511 +EDI: AMINFOFP.COM Mar 16 2019 03:23:00 First Premier Bank, 3820 N. Louise Ave,
 Sioux Falls, D+SD 57107-0145
 517752397 +EDI: CAUT.COM Mar 16 2019 03:23:00 JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191,
 Phoenix, AZ 85038-9505
 517672512 +EDI: RESURGENT.COM Mar 16 2019 03:23:00 LVNV Funding LLC, Resurgent Capital Serv,
 POBox 1269, Greenville, SC 29602-1269
 517672447 EDI: PRA.COM Mar 16 2019 03:23:00 Portfolio Recovery, 120 Corporate Blvd, Ste 100,
 Norfolk, VA 23502
 517764159 EDI: PRA.COM Mar 16 2019 03:23:00 Portfolio Recovery Associates, LLC,
 C/O Capital One Bank (Usa), N.a., POB 41067, Norfolk VA 23541
 517642493 EDI: PRA.COM Mar 16 2019 03:23:00 Portfolio Recovery Associates, LLC,
 c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
 517764160 EDI: PRA.COM Mar 16 2019 03:23:00 Portfolio Recovery Associates, LLC,
 c/o Victorias Secret, POB 41067, Norfolk VA 23541
 517643092 EDI: PRA.COM Mar 16 2019 03:23:00 Portfolio Recovery Associates, LLC,
 c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
 517672449 +EDI: PRA.COM Mar 16 2019 03:23:00 Portfoliio Recovery, 120 Corporate Blvd, Ste 1000,
 Norfolk, VA 23502-4952
 517672438 EDI: NEXTEL.COM Mar 16 2019 03:23:00 Sprint, PO Box 4191, Carol Stream IL 60197
 517516004 +EDI: RMSC.COM Mar 16 2019 03:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517672508 EDI: TDBANKNORTH.COM Mar 16 2019 03:23:00 TD Bank, 70 Gray Rd, Falmouth, ME 044105
 517672509 +EDI: WTRRNANK.COM Mar 16 2019 03:23:00 TD Bank, Target Card Services, PO Box 1331,
 Minneapolis, MN 55440-1331

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 49

Date Rcvd: Mar 15, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517672439 +EDI: VERIZONCOMB.COM Mar 16 2019 03:23:00 Verizon, Po Box 15124, Albany, NY 12212-5124
TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
517672517* +AT&T/Cingular, 509 Cross Keys Rd, Sicklerville, NJ 08081-4368
517672503* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd,
Ste 100 Norfolk, VA 23502)
517672516* +PSE&G, 300 New Albany Rd, Moorestown, Nj 08057-1189
517672442* +PSE&G, 300 New Albany Road, Moorestown, NJ 08057-1189

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, as Trustee for
Ellington Loan Acquisition Trust 2007 Mortgage Pass-Through Certificates, Series 2007-1
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor HSBC Bank USA, National Association, as Trustee for
Ellington Loan Acquisition Trust 2007 Mortgage Pass-Through Certificates, Series 2007-1
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5